

Northern District Of Ohio
United States Bankruptcy Court
201 Superior Avenue
Cleveland, OH 44114-1235

In re:

William P Stempowski
Tracy L. Stempowski

Case No.: 10-15791-pmc

Chapter: 7

Address:

2720 West 40th Street
Lorain, OH 44053

Last four digits of Social Security No.:

xxx-xx-1674
xxx-xx-6813

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: September 21, 2010
Form ohnb234

/s/ Pat E. Morgenstern-Clarren
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0647-1
Case: 10-15791

User: gnunn
Form ID: 234a

Page 1 of 2
Total Noticed: 51

Date Rcvd: Sep 21, 2010

The following entities were noticed by first class mail on Sep 23, 2010.

db/db +William P Stempowski, Tracy L. Stempowski, 2720 West 40th Street, Lorain, OH 44053-2253
tr +Waldemar J Wojcik, 526 Superior Avenue, Leader Bldg, #1030, Cleveland, OH 44114-1404
19680578 +5/3 Bank Cc, 38 Fountain Square, Cincinnati, OH 45263-0001
19680579 +Alllied Waste, 40195 Butternut Ridge Road, Elyria OH 44035-7903
19680580 +Amerassist, 8415 Pulstar Place, Columbus, OH 43240-4032
19680592 Cleveland Clinic, P.O. Box 74303, Cleveland, OH 44194-4303
19680593 +Community Health Partners, 3700 Kolbe Rd., Lorain, OH 44053-1611
19680594 +Community Health Partners Phys, Inc, 578 N. Leavitt Rd., Amherst, OH 44001-1131
19680595 +Community Health Partners Phys, Inc, Medical Management Solutions, PO Box 630821, Cincinnati, OH 45263-0821
19680597 +EMH Regional Medical Center, 630 East River St., Elyria, OH 44035-5902
19680598 +Fifth Third Bank, 5050 Kings Dr., Cincinnati, OH 45227-1115
19680599 +Fifth Third Bank, C/O Bankruptcy Dept, MDROPS05, 1850 East Paris, Grand Rapids, MI 49546-6210
19680600 First National Bank Credit Card Center, Attention: Bankruptcy Department, 14010 First National Bank Parkway Stop, Omaha, NE, 68154
19680601 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
19680603 +Ford ESP Payment Plan, Budco Financial Services, PO Box 3178, Highland Park, MI 48203-0178
19680606 +Gemb/JCP/oldNavy, Po Box 984100, El Paso, TX 79998-4100
19680605 +Gemb/JCP/oldNavy, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
19680607 +Glelsi/key Educ Resour, 2401 International, Madison, WI 53704-3121
19680610 +John G. Neal, Atty, PO Box 1596, Powell, OH 43065-1596
19680612 +Lorain Pathology, PO Box 755, Lorain, OH 44052-0755
19680613 +MQC Collection Sys, P.O. Box 140250, Toledo, OH 43614-0250
19680614 +NCO Financial, PO Box 12100, Ternton, NJ 08650-2100
19680615 +Neurology Center, Inc, 673 East River Street, Elyria, OH 44035-5935
19680616 +North Ohio Heart Center, PO Box 834, Lorain, OH 44052-0834
19680617 +Northeast Surg Assoc Ohio LTD, 6100 Rockside Woods Blvd N, #351, Independence, OH 44131-2341
19680618 +Premier Physicians Centers, PO Box 74692, Cleveland, OH 44194-0775
19680619 +Regional Pathology Assoc., P.O. Box 385, Lorain, OH 44052-0385
19680620 +Remedy Sleep Disorders Center, 32730 Walker Road, Avon Lake, OH 44012-4100
19680621 +Saf, 2500 E Broadway St, Helena, MT 59601-4901
19680622 Take Care Health Ohio, 4165 30th Avenue South, Suite 101, Fargo, ND 58104-8419
19680624 +Urology of Northern Ohio, Inc, 3600 Kolbe Rd., Suite 220, Lorain, OH 44053-1652
19680625 Wells Fargo Hm Mortgag, Default Reporting, Charlotte, NC 28217

The following entities were noticed by electronic transmission on Sep 21, 2010.

tr +EDI: QWJWOJCIK.COM Sep 21 2010 18:03:00 Waldemar J Wojcik, 526 Superior Avenue, Leader Bldg, #1030, Cleveland, OH 44114-1404
19680581 EDI: ARSN.COM Sep 21 2010 18:03:00 Assoc Recovery, P.O. Box 469046, Escondido, CA 92046-9046
19680583 +EDI: BANKAMER2.COM Sep 21 2010 18:03:00 Bank Of America, Po Box 17054, Wilmington, DE 19850-7054
19680582 +EDI: BANKAMER2.COM Sep 21 2010 18:03:00 Bank Of America, Po Box 1598, Norfolk, VA 23501-1598
19680584 +EDI: BANKAMER.COM Sep 21 2010 17:53:00 Bank Of America*, Attn: Bankruptcy NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
19680585 +EDI: TSYS2.COM Sep 21 2010 18:03:00 Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
19680586 +EDI: CAPITALONE.COM Sep 21 2010 18:03:00 Cap One, Po Box 85520, Richmond, VA 23285-5520
19680587 +EDI: AIS.COM Sep 21 2010 18:03:00 Capital One, N.a.*, C/O American Infosource, PO Box 54529, Oklahoma City, OK 73154-1529
19680588 +EDI: CHASE.COM Sep 21 2010 18:03:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
19680589 +EDI: CHASE.COM Sep 21 2010 18:03:00 Chase - Toys R Us, Po Box 15298, Wilmington, DE 19850-5298
19680590 +EDI: CITICORP.COM Sep 21 2010 18:03:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
19680591 +EDI: CITICORP.COM Sep 21 2010 18:03:00 Citibank Usa*/THD, Attn.: Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195-0363
19680596 E-mail/Text: easil@windstream.net Elyria Anesthesia Svcs., 860 East Broad St., #I, Elyria, OH 44035-6542
19680602 EDI: FORD.COM Sep 21 2010 18:03:00 Ford Credit, P.O. Box 542000, Omaha, NE 68154-8000
19680604 +EDI: FORD.COM Sep 21 2010 18:03:00 Ford Motor Credit Corporation*, National Bankruptcy Center, PO Box 6275, Dearborn, MI 48121-6275
19680608 +EDI: HFC.COM Sep 21 2010 17:53:00 Hsbc Best Buy*, Attn: Bankruptcy, PO Box 5263, Carol Stream, IL 60197-5263
19680609 +EDI: HFC.COM Sep 21 2010 17:53:00 Hsbc/bssbuy, Po Box 15519, Wilmington, DE 19850-5519
19680611 +EDI: CBSKOHLS.COM Sep 21 2010 18:03:00 Kohls/chase, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
19760106 EDI: RECOVERYCORP.COM Sep 21 2010 18:03:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
19680623 +EDI: CITICORP.COM Sep 21 2010 18:03:00 Thd/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ford Motor Credit Company LLC
cr* +Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0647-1
Case: 10-15791

User: gnunn
Form ID: 234a

Page 2 of 2
Total Noticed: 51

Date Rcvd: Sep 21, 2010

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2010

Signature:

